

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
ROCKFORD DIVISION**

In re: ROSE, THOMAS W.	§ Case No. 09-74078
ROSE, ANN M.	§
ROSE, TOM W.	§
<u>Debtor(s)</u>	§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

MEGAN G. HEEG, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$113,426.89</u>	Assets Exempt: <u>\$87,426.89</u>
(without deducting any secured claims)	

Total Distribution to Claimants: <u>\$4,274.66</u>	Claims Discharged Without Payment: <u>\$32,836.26</u>
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Total Expenses of Administration: \$2,522.92

3) Total gross receipts of \$ 6,797.58 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$6,797.58 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$38,088.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	2,522.92	2,522.92	2,522.92
PRIOR CHAPTER ADMIN. FFES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	34,249.44	37,110.92	37,110.92	4,274.66
<b>TOTAL DISBURSEMENTS</b>	<b>\$72,337.44</b>	<b>\$39,633.84</b>	<b>\$39,633.84</b>	<b>\$6,797.58</b>

- 4) This case was originally filed under Chapter 7 on September 23, 2009.  
. The case was pending for 13 months.
- 5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.
- 6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/04/2010 By: /s/MEGAN G. HEEG  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Other Personal Property	1229-000	5,384.19
TAX REFUNDS	1224-000	1,412.34
Interest Income	1270-000	1.05
<b>TOTAL GROSS RECEIPTS</b>		<b>\$6,797.58</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
		N/A	
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	NOTFILED U.S. Bank Home Mortgage	4110-000	38,088.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$38,088.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MEGAN G. HEEG	2100-000	N/A	1,429.76	1,429.76	1,429.76
MEGAN G. HEEG	2200-000	N/A	20.66	20.66	20.66
Ehrmann Gehlbach Badger & Lee	3110-000	N/A	1,060.00	1,060.00	1,060.00
Ehrmann Gehlbach Badger & Lee	3120-000	N/A	12.50	12.50	12.50
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	<b>2,522.92</b>	<b>2,522.92</b>	<b>2,522.92</b>

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		N/A				
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-000	4,453.99	4,765.66	4,765.66	548.95
2	DISCOVER BANK	7100-000	1,248.31	1,342.80	1,342.80	154.67
3	DISCOVER BANK	7100-000	3,594.34	3,754.06	3,754.06	432.41
4	PYOD LLC its successors and assigns as assignee of	7100-000	2,051.62	2,230.82	2,230.82	256.96
5	Chase Bank USA, N.A.	7100-000	7,846.96	8,319.13	8,319.13	958.25
6	Chase Bank USA, N.A.	7100-000	1,599.28	1,882.77	1,882.77	216.87
7	PYOD LLC its successors and assigns as assignee of	7100-000	8,814.97	9,858.98	9,858.98	1,135.61
8	CAPITAL ONE BANK USA, N.A.	7100-000	467.56	674.20	674.20	77.66
9	GE Money Bank dba WAL-MART DISCOVER CARD	7100-000	183.00	242.25	242.25	27.90
10	FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	3,989.41	4,040.25	4,040.25	465.38
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			34,249.44	37,110.92	37,110.92	4,274.66

## Form 1

### Individual Estate Property Record and Report

#### Asset Cases

**Case Number:** 09-74078

**Case Name:** ROSE, THOMAS W.  
ROSE, ANN M.

**Period Ending:** 11/04/10

**Trustee:** (330490) MEGAN G. HEEG

**Filed (f) or Converted (c):** 09/23/09 (f)

**§341(a) Meeting Date:** 11/13/09

**Claims Bar Date:** 05/06/10

1  Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2  Petition/ Unscheduled Values	3  Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4  <u>Property Abandoned</u> OA=§554(a) DA=§554(c)	5  Sale/Funds Received by the Estate	6  Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 501 East 10th Street, Rock	56,000.00	0.00	DA	0.00	FA
2 Cash on hand	60.00	0.00	DA	0.00	FA
3 Financial accounts, financial institution shares	53.00	0.00	DA	0.00	FA
4 Financial accounts, financial institution shares	193.89	0.00	DA	0.00	FA
5 Financial accounts, financial institution shares	30.00	0.00	DA	0.00	FA
6 Household goods and furnishings	1,255.00	0.00	DA	0.00	FA
7 Books, art, antiques and collectibles	200.00	0.00	DA	0.00	FA
8 Wearing apparel	100.00	0.00	DA	0.00	FA
9 Furs and jewelry	50.00	0.00	DA	0.00	FA
10 Interests in insurance policies	0.00	0.00	DA	0.00	FA
11 Interests in an education IRA	1,400.00	0.00	DA	0.00	FA
12 IRA, ERISA, Keogh, pension, profit sharing plan	11,000.00	0.00	DA	0.00	FA
13 IRA, ERISA, Keogh, pension, profit sharing plan	23,000.00	0.00	DA	0.00	FA
14 IRA, ERISA, Keogh, pension, profit sharing plan	17,000.00	0.00	DA	0.00	FA
15 Equitable or future interests, life estates Land Trust Agreement	Unknown	0.00	DA	0.00	FA
16 Autos, trucks, trailers, other vehicles, access.	1,600.00	0.00	DA	0.00	FA
17 Autos, trucks, trailers, other vehicles, access.	1,485.00	0.00	DA	0.00	FA
19 Other Personal Property (u) Interest in Anna M. Rose's CD at Sterling Federal	0.00	5,384.19		5,384.19	FA
20 Other Personal Property (u) Anna M. Rose Waddell & Reed Account	0.00	0.00	DA	0.00	FA
21 TAX REFUNDS (u) Non-exempt 2009 federal (\$1,273.15) and state (\$139.19) tax refunds	0.00	1,412.34		1,412.34	FA
22 INTERESTS IN INSURANCE POLICIES (u) Deceased parent had two life insurance policies (debtor and debtor's four siblings as beneficiaries)	Unknown	0.00	DA	0.00	FA
Int INTEREST (u)	Unknown	N/A		1.05	FA

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 09-74078

Case Name: ROSE, THOMAS W.  
ROSE, ANN M.

Period Ending: 11/04/10

Trustee: (330490) MEGAN G. HEEG

Filed (f) or Converted (c): 09/23/09 (f)

§341(a) Meeting Date: 11/13/09

Claims Bar Date: 05/06/10

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
22 Assets      Totals (Excluding unknown values)	\$113,426.89	\$6,796.53		\$6,797.58	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): August 31, 2010

Current Projected Date Of Final Report (TFR): June 15, 2010 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-74078  
Case Name: ROSE, THOMAS W.  
ROSE, ANN M.  
Taxpayer ID #: \*\*-\*\*\*2138  
Period Ending: 11/04/10

Trustee: MEGAN G. HEEG (330490)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*\*80-65 - Money Market Account  
Blanket Bond: \$1,500,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Money Market Account Balance
02/16/10	{21}	Thomas W. Rose	tax refund	1224-000	1,412.34		1,412.34
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.01		1,412.35
03/29/10	{19}	Sterling Federal Bank	Proceeds of Ann Rose's CD	1229-000	5,384.19		6,796.54
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.07		6,796.61
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.04		6,796.65
04/06/10		Wire out to BNYM account 9200*****8065	Wire out to BNYM account 9200*****8065	9999-000	-6,796.65		0.00
<b>ACCOUNT TOTALS</b>					<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers					-6,796.65	0.00	
<b>Subtotal</b>					<b>6,796.65</b>	<b>0.00</b>	
Less: Payments to Debtors						0.00	
<b>NET Receipts / Disbursements</b>					<b>\$6,796.65</b>	<b>\$0.00</b>	

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-74078

Trustee: MEGAN G. HEEG (330490)

Case Name: ROSE, THOMAS W.

Bank Name: The Bank of New York Mellon

ROSE, ANN M.

Account: 9200-\*\*\*\*\*80-65 - Money Market Account

Taxpayer ID #: \*\*-\*\*\*2138

Blanket Bond: \$1,500,000.00 (per case limit)

Period Ending: 11/04/10

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****8065	Wire in from JPMorgan Chase Bank, N.A. account *****8065	9999-000	6,796.65		6,796.65
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.32		6,796.97
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.40		6,797.37
06/15/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.21		6,797.58
06/15/10		To Account #9200*****8066	prepare Final Report	9999-000		6,797.58	0.00

ACCOUNT TOTALS	6,797.58	6,797.58	\$0.00
Less: Bank Transfers	6,796.65	6,797.58	
Subtotal	0.93	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.93	\$0.00	

**Form 2**

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**Cash Receipts And Disbursements Record**

Case Number: 09-74078

Trustee: MEGAN G. HEEG (330490)

Case Name: ROSE, THOMAS W.

Bank Name: The Bank of New York Mellon

ROSE, ANN M.

Account: 9200-\*\*\*\*\*80-66 - Checking Account

Taxpayer ID #: \*\*-\*\*2138

Blanket Bond: \$1,500,000.00 (per case limit)

Period Ending: 11/04/10

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
06/15/10		From Account #9200*****8065	prepare Final Report	9999-000	6,797.58		6,797.58
08/26/10	101	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$12.50, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		12.50	6,785.08
08/26/10	102	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$1,060.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,060.00	5,725.08
08/26/10	103	DISCOVER BANK	Dividend paid 11.51% on \$4,765.66; Claim# 1; Filed: \$4,765.66; Reference: ENDING IN 4024	7100-000		548.95	5,176.13
08/26/10	104	DISCOVER BANK	Dividend paid 11.51% on \$1,342.80; Claim# 2; Filed: \$1,342.80; Reference: ENDING IN 4031	7100-000		154.67	5,021.46
08/26/10	105	DISCOVER BANK	Dividend paid 11.51% on \$3,754.06; Claim# 3; Filed: \$3,754.06; Reference: ENDING IN 3297	7100-000		432.41	4,589.05
08/26/10	106	PYOD LLC its successors and assigns as assignee of	Dividend paid 11.51% on \$2,230.82; Claim# 4; Filed: \$2,230.82; Reference: 5121-0796-0683-6523	7100-000		256.96	4,332.09
08/26/10	107	Chase Bank USA, N.A.	Dividend paid 11.51% on \$8,319.13; Claim# 5; Filed: \$8,319.13; Reference: 5179-4582-5018-5182	7100-000		958.25	3,373.84
08/26/10	108	Chase Bank USA, N.A.	Dividend paid 11.51% on \$1,882.77; Claim# 6; Filed: \$1,882.77; Reference: 4266-8410-1382-4295	7100-000		216.87	3,156.97
08/26/10	109	PYOD LLC its successors and assigns as assignee of	Dividend paid 11.51% on \$9,858.98; Claim# 7; Filed: \$9,858.98; Reference: 5424-1807-4428-1368	7100-000		1,135.61	2,021.36
08/26/10	110	CAPITAL ONE BANK USA, N.A.	Dividend paid 11.51% on \$674.20; Claim# 8; Filed: \$674.20; Reference: 4862-3623-5635-5415	7100-000		77.66	1,943.70
08/26/10	111	GE Money Bank dba WAL-MART DISCOVER CARD	Dividend paid 11.51% on \$242.25; Claim# 9; Filed: \$242.25; Reference: 6011-3110-0188-6527	7100-000		27.90	1,915.80
08/26/10	112	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 11.51% on \$4,040.25; Claim# 10; Filed: \$4,040.25; Reference: 3746-331368-46652	7100-000		465.38	1,450.42
08/26/10	113	MEGAN G. HEEG	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			1,450.42	0.00
			Dividend paid 100.00% on \$1,429.76; Claim# ; Filed: \$1,429.76	2100-000			0.00
			Dividend paid 100.00%	20.66	2200-000		0.00

Subtotals : \$6,797.58 \$6,797.58

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-74078  
 Case Name: ROSE, THOMAS W.  
               ROSE, ANN M.  
 Taxpayer ID #: \*\*-\*\*\*2138  
 Period Ending: 11/04/10

Trustee: MEGAN G. HEEG (330490)  
 Bank Name: The Bank of New York Mellon  
 Account: 9200-\*\*\*\*\*80-66 - Checking Account  
 Blanket Bond: \$1,500,000.00 (per case limit)  
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
			on \$20.66; Claim#; Filed: \$20.66				

ACCOUNT TOTALS	6,797.58	6,797.58	\$0.00
Less: Bank Transfers	6,797.58	0.00	
Subtotal	0.00	6,797.58	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$6,797.58	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****80-65	6,796.65	0.00	0.00
MMA # 9200-*****80-65	0.93	0.00	0.00
Checking # 9200-*****80-66	0.00	6,797.58	0.00
	<u>\$6,797.58</u>	<u>\$6,797.58</u>	<u>\$0.00</u>